



**IT IS HEREBY ADJUDGED and DECREED that the below described is SO ORDERED.**

**Dated: September 16, 2019.**

A handwritten signature in cursive script that reads "Craig A. Gargotta".

**CRAIG A. GARGOTTA  
UNITED STATES BANKRUPTCY JUDGE**

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE:	§	CASE NO. 19-51142-CAG
	§	
WILLIAM S. CYPHERS, and	§	
ANA F. CYPHERS	§	
	§	CHAPTER 7
	§	
Debtors.	§	

**ORDER DENYING REAFFIRMATION AGREEMENT WITH  
TOYOTA MOTOR CREDIT CORPORATION (ECF NO. 24)**

Before the Court is the Reaffirmation Agreement filed on July 24, 2019 (ECF No. 24), between the Chapter 7 Debtors and the above-named Creditor, and the Debtors' Motion for approval of that Reaffirmation Agreement. For the reasons stated on the record at the hearing held on September 16, 2019, it is

ORDERED that the Reaffirmation Agreement described above is DENIED.

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